

# The Royal News

Clark County Social Service

Las Vegas, NV

Senior Services

702-455-7051

The heat of autumn is different from  
the heat of summer. One ripens apples,  
the other turns them to cider

- Jane Hirschfield



Autumn

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*remember the good old days when...*

movie theatres and candy bars cost ten cents?

you would receive handwritten letters from friends and family in the mail?

neighbors welcomed one another to the neighborhood?

you left your vehicle unlocked and the windows rolled down without worry?

kids dashed home before the street lights came on?



**Clark County Social Service**

Tim Burch, Director

Bobby Gordon, Assistant Director

**Board of County Commissioners**

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# OPEN ENROLLEMENTS

## MEDICARE

The open enrollment period for Medicare beneficiaries who have an advantage plan or a Part D prescription plan began on October 15 and lasts through December 7. Although beneficiaries are not required to change their current plan, this is the time for them to review their plans and make changes if they wish. It is a good idea for beneficiaries to review their plans each year to make sure that the plan they have still covers certain drugs. Comparing various plans to check drug coverage, various costs concerning premiums, co-pays, deductibles, or the donut hole is something that is encouraged because plans are subject to change each year. Beneficiaries may compare plans by visiting [medicare.gov](http://medicare.gov) or by contacting the local State Health Insurance Assistance Program (SHIP) office. The SHIP office is staffed with trained individuals who are able to access the Medicare website and locate plans that are available to beneficiaries. SHIP personnel are not able to suggest one plan or another - beneficiaries must choose the plan that works best for their individual needs. SHIP counselors are available to meet with individuals at various sites around town throughout the year. For information on counseling sites and to make an appointment, contact the SHIP office at 702-486-3478.

## AFFORDABLE CARE ACT

Open enrollment for individuals who are eligible to join a Qualified Health Plan is November 15, 2014 through February 15, 2015. Individuals who are already enrolled in a plan may choose to stay with their current plan or switch to a different plan. The open enrollment period is the time for individuals to research and compare different plans based on their personal medical and financial situation. Some individuals may qualify for assistance paying for their healthcare depending on their household income for 2015. Below is a chart which provides information on available assistance under marketplace plans and Medicaid.

What you may qualify for	Household number					
	1	2	3	4	5	6
Private marketplace: lower premiums if yearly income is between...	\$11,670 - \$46,680	\$15,730 - \$62,920	\$19,790 - \$79,160	\$23,850 - \$95,400	\$27,910 - \$111,640	\$31,970 - \$127,880
Private marketplace: lower premiums and lower out-of-pocket costs if yearly income is between...	\$11,670 - \$29,175	\$15,730 - \$39,325	\$19,790 - \$49,475	\$23,850 - \$59,625	\$27,910 - \$69,775	\$31,970 - \$79,925
Medicaid: Medicaid coverage if your state is expanding Medicaid - if yearly income is below...	\$16,105	\$21,707	\$27,310	\$32,913	\$38,516	\$44,119
Medicaid: You may not qualify for marketplace savings if your state is not expanding Medicaid - if yearly income is below...	\$11,670	\$15,730	\$19,790	\$23,850	\$27,910	\$31,970



# Winter

Summer is the time for squabbles.

In winter, we must protect one another, keep each other warm, share our strengths

- George R.R. Martin

## Thank A Veteran

Tuesday, November 11 is Veterans Day.

This is a federal and state holiday which honors the millions of men and women who have served and continue to serve in various branches of the United States armed services.

In honor of Veterans Day, many organizations around the world take time to express thanks by way of free meals, discounts, special ceremonies and parades. Find a list of events and freebies below:

Nov. 11 at 10am - Las Vegas Veterans Day Parade in Downtown Las Vegas.

Nov. 11 from open to close - Applebees - Free Thank You Meal. Must show military ID or be in uniform.

Nov. 11 from open to close - Chili's - Free meal on a special Veterans Day menu. Must show proof of service.

Nov. 11 from open to close - Starbucks - Free tall brewed coffee (spouses included).

Nov. 11 from 11am - 2pm - T.G.I. Fridays - Free lunch

Nov. 18 from 5pm - 9pm - Golden Corral - Free buffet and beverage. No military ID required.

Note: Call ahead to ensure participation at your desired location

## Social Security News



The Social Security administration is encouraging all current and future beneficiaries to make use of a tool that

will allow individuals to access their information online. In order to view information online, one must create a *my* Social Security account. Once an account is created, those who currently receive Social Security may check their benefit information, change their address and phone number, start or change direct deposit payments and obtain benefit verification statements.

Individuals who are not receiving Social Security can use *my* Social Security to check the accuracy of their earnings record, estimates of taxes paid, and estimates of their future benefits. The *my* Social Security tool is a convenient way of obtaining one's personal information without having to make a phone call or visit an office in person. Individuals may sign up for an account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Please share this information with someone you know!





## More news from Social Security

Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.7% Cost of Living Adjustment (COLA) next year. The increase for those receiving SSI will begin on December 31, 2014, while the increase for those receiving regular Social Security will begin in January 2015. This year, the COLA increase will not impact the cost of Medicare Part B. It will remain at \$104.90 for most beneficiaries.

# UPCOMING EVENTS

## Wellness Expo

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### Line Dancing Workshop for Cancer

Saturday, November 1, 2014

Cambridge Recreation Center - 3930 Cambridge Street, Las Vegas, NV 89119

Blood pressure screenings   Affordable Care Act

Immunization assessments

Medicare programs   Cancer programs & services

Registration for line dancing workshop is \$15 per person.

Chicken and waffle breakfast will begin at 9:15am

Tuesday, November 4, 2014 from 8:30am - 2:00pm - Wetlands Park Trip: Register by October 30 at Lieburn Senior Center located at 6230 Garwood Avenue, Las Vegas, NV 89107. 702-229-1600. Cost: \$5.00

Thursday, November 6, 2014 at 11:30am - Veterans Celebration Luncheon at Las Vegas Senior Center - Veterans age 50 and over are invited to this luncheon which will celebrate veterans' service to our country. 451 E. Bonanza, Las Vegas, NV 89101. 702-229-1515. Free for veterans, \$5.00 for others

Tuesday, November 25, 2014 at 12pm - Thanksgiving Lunch at the Las Vegas Senior Center - Enjoy a traditional Thanksgiving meal. Advance registration is required. Cost: \$5.00 w/ membership.

Tuesday, November 25, 2014 from 9:15am - 3:00pm - Holiday Shopping in Primm - Join us as we travel to Primm NV for some holiday shopping. Register at W. Flamingo Senior Center at 6255 W. Flamingo Rd, Las Vegas, NV 89103. 702-455-7742. All purchases and lunch will be at your own expense.

Tuesday, December 16, 2014 from 4:00pm - 8:30pm - Holiday Lights and Dinner: Come enjoy Parkdale's Annual Lights Tour to visit the best lighting displays in town: Register at 3200 Ferndale, Las Vegas, NV 89121. 702-455-8502. Cost: At your own expense

Thursday, December 18, 2014 from 4:00pm - 7:30pm - Magical Forest at Opportunity Village - Register at Cora Coleman Senior Center: 2100 Bonnie Lane, Las Vegas, NV 89156. 702-455-7617. \$2 to be registered in lottery: \$10.00 admission on day of trip.

